

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re: _____ Case No.: 17-33830 JKS
Joselien Joseph & Magalie Joseph Chapter: 7

Judge: John K. Sherwood

NOTICE OF PROPOSED ABANDONMENT

Jeffrey A. Lester _____, Trustee _____ in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: Clerk of the Bankruptcy Court
50 Walnut Street, 3rd Floor
Newark, NJ 07102

If an objection is filed, a hearing will be held before the Honorable John K. Sherwood on January 23, 2018 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 3D. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: 21 Ridgehurst Rd., West Orange, NJ Value about \$265,000

Liens on property: Quicken Loans Balance about \$356,800
Service Finance Co. Balance about \$ 16,000

Amount of equity claimed as exempt: Maximum allowed by statute

Objections must be served on, and requests for additional information directed to:

Name: Jeffrey A. Lester, Trustee
Address: 374 Main Street, Hackensack, NJ 07601
Telephone No.: 201-487-5544

Certificate of Notice Page 2 of 3
United States Bankruptcy Court
District of New JerseyIn re:
Joselien JOSEPH
Magalie JOSEPH
DebtorsCase No. 17-33830-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf905Page 1 of 2
Total Noticed: 42

Date Rcvd: Dec 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2017.

db/jdb +Joselien JOSEPH, Magalie JOSEPH, 21 Ridgehurst Road, West Orange, NJ 07052-5717
 517196197 Alltran Financial, LP, PO Box 4045, Concord, CA 94524-4045
 517196198 American Express, PO Box 981535, El Paso, TX 79998-1535
 517196200 +Arthur C. Tutela, MD, 347 Mount Pleasant Avenue, West Orange, NJ 07052-2745
 517196201 +Calypso Leslie, 602 Mount Pleasant, West Orange, NJ 07052-1407
 517196202 Chase, PO Box 15548, Wilmington, DE 19886-5648
 517196203 +Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
 517196204 +Client Services, Inc., 3451 Harry S Truman Blvd., Saint Charles, MO 63301-9816
 517196205 +Commonwealth Financial Systems, 245 Main Street, Dickson City, PA 18519-1641
 517196207 +Convergent Outsourcing, Inc., 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004
 517196209 First Bank of Omaha, PO Box 3412, Omaha, NE 68103-0412
 517196211 +First Credit Services, Inc., 377 Hoes Lane, Suite 200, Piscataway, NJ 08854-4155
 517196212 +GMAC Financial/AmeriCredit, PO Box 183853, Arlington, TX 76096-3853
 517196213 +Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
 517196215 +Joel W. Levitt, MD, 769 Northfield Road, Suite L12, West Orange, NJ 07052-1198
 517196216 +NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
 517196221 Remex Revenue Management, 307 Wall Street, Princeton, NJ 08540-1515
 517196222 Retro Fitness, PO Box 6800, North Little Rock, AR 72124-6800
 517196224 +Sacks Orthodontics, 41 North Livingston Avenue, Livingston, NJ 07039-2112
 517196226 Santander Consumer USA, Inc., Attn. Bankruptcy, PO Box 560284, Dallas, TX 75356-0284
 517196227 +Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
 517196228 Service Finance Company, LLC, 550 South Federal Highway, Suite 200, Boca Raton, FL 33432
 517226205 State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517196229 State Farm Bank, PO Box 2328, Bloomington, IL 61702-2328
 517196231 Synchrony Bank/Home Design, Attn. Selip & Stylianou, LLP, 199 Crossways Park Drive, PO Box 366, Woodbury, NY 11797-0366
 517196234 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, PO Box 15012, Chandler, AZ 85244-5012)
 517196235 Urology Group of NJ LLC, 741 Northfield Avenue, West Orange, NJ 07052-1174
 517196236 +Victoria's Secret/Comenutry Bank, PO Box 182125, Columbus, OH 43218-2125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 27 2017 22:34:01 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 27 2017 22:33:59 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +E-mail/PDF: gecscedi@recoverycorp.com Dec 27 2017 22:36:49
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
 517196199 E-mail/Text: legal@arsnational.com Dec 27 2017 22:33:51 ARS National Services, Inc., PO Box 463023, Escondido, CA 92046-3023
 517196198 E-mail/Text: bnctest@becket-lee.com Dec 27 2017 22:33:17 American Express, PO Box 981535, El Paso, TX 79998-1535
 517196206 +E-mail/Text: compliance@contractcallers.com Dec 27 2017 22:34:52 Contract Callers, Inc., 501 Greene Street, Suite 301, Augusta, GA 30901-4402
 517196208 +E-mail/Text: data_processing@fin-rec.com Dec 27 2017 22:33:50 Financial Recovery Services, Inc., PO Box 4115, Concord, CA 94524-4115
 517196214 E-mail/Text: collections@jeffersonassociates.com Dec 27 2017 22:34:05 Jefferson Associates, PO Box 416, Fords, NJ 08863-0416
 517196217 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 27 2017 22:47:18 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
 517196218 E-mail/Text: bankruptcy@pseg.com Dec 27 2017 22:33:04 PSE&G, PO Box 490, Cranford, NJ 07016-0490
 517196220 +E-mail/Text: bankruptcyteam@quickenloans.com Dec 27 2017 22:34:16 Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-1906
 517196223 +E-mail/Text: bk@rgsfinancial.com Dec 27 2017 22:33:05 RGS Financial, Inc., 1700 Jay ELI Drive, Suite 201, Richardson, TX 75081-1600
 517196230 E-mail/PDF: gecscedi@recoverycorp.com Dec 27 2017 22:36:49 Synchrony Bank, Attn. Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
 517198715 +E-mail/PDF: gecscedi@recoverycorp.com Dec 27 2017 22:37:16 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517196233 E-mail/PDF: gecscedi@recoverycorp.com Dec 27 2017 22:37:02 Synchrony Bank/Old Navy, Attn. Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-2

User: admin
Form ID: pdf905

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Total Noticed: 42

Date Rcvd: Dec 27, 2017

517196210* First Bank of Omaha, PO Box 3412, Omaha, NE 68103-0412
517196219* PSE&G, PO Box 490, Cranford, NJ 07016-0490
517196225* +Sacks Orthodontics, 41 North Livingston Avenue, Livingston, NJ 07039-2112
517196232* Synchrony Bank/Home Design, Attn. Selip & Stylianou, LLP, 199 Crossways Park Drive,
PO Box 366, Woodbury, NY 11797-0366

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2017 at the address(es) listed below:

Jeffrey Lester on behalf of Trustee Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
John A. Lipowski on behalf of Debtor Joselien JOSEPH jall001@aol.com
John A. Lipowski on behalf of Joint Debtor Magalie JOSEPH jall001@aol.com
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6